

IN THE UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

JARRED MICHAEL NADAL

Debtor(s)

Ronda J. Winnecour  
Chapter 13 Trustee,  
Movant  
vs.  
No Respondents.

Case No.:19-10111

Chapter 13

Document No.:

---

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR  
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

**Wherefore**, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

April 25, 2024

/s/ Ronda J. Winnecour

---

RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
cmeccf@chapter13trusteewdpa.com

**TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 02/08/2019 and confirmed on 3/14/19 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		81,623.48
Less Refunds to Debtor	586.03	
<b>TOTAL AMOUNT OF PLAN FUND</b>		<b>81,037.45</b>

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	3,500.00	
Trustee Fee	3,930.25	
Court Ordered Automotive Insurance	0.00	
<b>TOTAL ADMINISTRATIVE FEES</b>		<b>7,430.25</b>

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
PHFA(*) Acct: 7134		0.00	49,297.55	0.00	49,297.55
PHFA(*) Acct: 7134		3,899.46	3,899.46	0.00	3,899.46
CREDIT ACCEPTANCE CORP* Acct: 4548		12,957.10	12,957.10	1,717.85	14,674.95
					<b>67,871.96</b>

Priority					
REBEKA A SEELINGER ESQ Acct:		0.00	0.00	0.00	0.00
JARRED MICHAEL NADAL Acct:		0.00	0.00	0.00	0.00
JARRED MICHAEL NADAL Acct:		586.03	586.03	0.00	0.00
SEELINGER LAW CORPORATION Acct:		0.00	0.00	0.00	0.00
REBEKA A SEELINGER ESQ Acct:		3,500.00	3,500.00	0.00	0.00

\*\*\* N O N E \*\*\*

Unsecured					
CAVALRY SPV I LLC - ASSIGNEE(*) Acct: 2792		10,857.16	2,781.37	0.00	2,781.37
CHASE BANK USA NA(*) Acct: 7612		607.99	155.75	0.00	155.75
PORTFOLIO RECOVERY ASSOCIATES LLC Acct: 9767		6,197.11	1,587.57	0.00	1,587.57
DIRECTV LLC BY AMERICAN INFOSOURC Acct: 9709		744.59	190.75	0.00	190.75
GENESIS FS CARD SERVICES Acct: 8980		0.00	0.00	0.00	0.00
LENDING CLUB CORP* Acct: 0997		0.00	0.00	0.00	0.00
PNC BANK NA		3,750.84	960.88	0.00	960.88

19-10111

Page 2 of 2

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 9017				
	SYNCHRONY BANK	0.00	0.00	0.00	0.00
	Acct: 2810				
	UPMC PHYSICIAN SERVICES	230.00	58.92	0.00	58.92
	Acct: 7012				
	SYNCHRONY BANK	0.00	0.00	0.00	0.00
	Acct: 8311				
	KML LAW GROUP PC** (FRMRLY BRIAN C	0.00	0.00	0.00	0.00
	Acct:				
	PATENAUME AND FELIX APC	0.00	0.00	0.00	0.00
	Acct:				
					5,735.24
TOTAL PAID TO CREDITORS					73,607.20
TOTAL CLAIMED					
PRIORITY	0.00				
SECURED	16,856.56				
UNSECURED	22,387.69				

Date: 04/25/2024

/s/ Ronda J. Winnecour

---

RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
cmecf@chapter13trusteevdpa.com

IN RE:  
JARRED MICHAEL NADAL  
  
Debtor(s)  
Ronda J. Winnecour  
Movant  
vs.  
No Respondents.

Case No.:19-10111

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby vests in the debtor(s). This revestment of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

---

U.S. BANKRUPTCY JUDGE

In re:  
Jarred Michael Nadal  
Debtor

Case No. 19-10111-JCM  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-1

User: auto

Page 1 of 3

Date Rcvd: Apr 26, 2024

Form ID: pdf900

Total Noticed: 20

The following symbols are used throughout this certificate:

**Symbol**      **Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ++ Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
- ## Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 28, 2024:**

Recip ID	Recipient Name and Address
db	+ Jarred Michael Nadal, 32 North Main Street, Albion, PA 16401-1119

TOTAL: 1

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: ebnnotifications@creditacceptance.com	Apr 26 2024 23:49:00	Credit Acceptance Corporation, 25505 W. 12 Mile Road, Suite 3000, Southfield, MI 48034-8331
14991203	+ Email/Text: bankruptcy@cavps.com	Apr 26 2024 23:52:00	Cavalry Portfolio Services, Attn: Bankruptcy Department, 500 Summit Lake Ste 400, Valhalla, NY 10595-2321
15004503	+ Email/Text: bankruptcy@cavps.com	Apr 26 2024 23:52:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
15025499	+ Email/Text: RASEBN@raslg.com	Apr 26 2024 23:49:00	Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
14991205	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Apr 27 2024 00:44:52	Citibank/The Home Depot, Attn: Recovery/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
14991206	+ Email/Text: ebnnotifications@creditacceptance.com	Apr 26 2024 23:49:00	Credit Acceptance, 25505 West 12 Mile Rd, Suite 3000, Southfield, MI 48034-8331
14991208	+ Email/Text: G06041@att.com	Apr 26 2024 23:52:00	DirectTV, PO Box 5007, Carol Stream, IL 60197-5007
15030407	Email/Text: G06041@att.com	Apr 26 2024 23:52:00	Directv, LLC, by American InfoSource as agent, PO Box 5008, Carol Stream, IL 60197-5008
14991209	+ Email/Text: GenesisFS@ebn.phinsolutions.com	Apr 26 2024 23:52:00	Genesis Financial/Jared, Genesis FS Card Services, Po Box 4477, Beaverton, OR 97076-4401
14991204	Email/PDF: ais.chase.ebn@aisinfo.com	Apr 27 2024 00:07:13	Chase Card Services, Correspondence Dept, Po Box 15298, Wilmington, DE 19850
14991210	+ Email/Text: Documentfiling@lciinc.com	Apr 26 2024 23:49:00	LendingClub, Attn: Bankruptcy, 71 Stevenson St, Ste 1000, San Francisco, CA 94105-2967
14991211	Email/Text: blegal@phfa.org	Apr 26 2024 23:51:00	Pennsylvania Housing Finance Agency, Attn: Bankruptcy, Po Box 8029, Harrisburg, PA 17105
14991212	Email/Text: Bankruptcy.Notices@pnc.com	Apr 26 2024 23:49:00	PNC Bank, Attn: Bankruptcy Department, Po Box 94982: Mailstop Br-Yb58-01-5, Cleveland, OH 44101

District/off: 0315-1

User: auto

Page 2 of 3

Date Rcvd: Apr 26, 2024

Form ID: pdf900

Total Noticed: 20

15032669	Email/Text: Bankruptcy.Notices@pnc.com	Apr 26 2024 23:49:00	PNC Bank, N.A., PO Box 94982, Cleveland, OH 44101
15036347	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Apr 27 2024 01:05:42	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14991658	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Apr 27 2024 00:20:58	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15100789	+ Email/Text: blegal@phfa.org	Apr 26 2024 23:51:00	Pennsylvania Housing Finance Agency, 211 North Front Street, Harrisburg, PA 17101-1406
14991213	+ Email/PDF: ais.sync.ebn@aisinfo.com	Apr 27 2024 00:07:12	Synchrony Bank/Care Credit, Attn: Bankruptcy Dept, Po Box 965061, Orlando, FL 32896-5061
15028160	Email/Text: BNCnotices@dcmservices.com	Apr 26 2024 23:50:00	UPMC Physician Services, PO Box 1123, Minneapolis, MN 55440-1123

TOTAL: 19

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Pennsylvania Housing Finance Agency
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14991220	*+	Cavalry Portfolio Services, Attn: Bankruptcy Department, 500 Summit Lake Ste 400, Valhalla, NY 10595-2321
14991222	*+	Citibank/The Home Depot, Attn: Recovery/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
14991223	*+	Credit Acceptance, 25505 West 12 Mile Rd, Suite 3000, Southfield, MI 48034-8331
14991224	*+	Credit Corp Solutions, Inc., c/o Patenaude & Felix, A.P.C., Southpointe Center, Suite 205, 501 Corporate Drive, Canonsburg, PA 15317-8584
14991225	*+	DirectTV, PO Box 5007, Carol Stream, IL 60197-5007
14991226	*+	Genesis Financial/Jared, Genesis FS Card Services, Po Box 4477, Beaverton, OR 97076-4401
14991221	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Chase Card Services, Correspondence Dept, Po Box 15298, Wilmington, DE 19850
14991227	*+	LendingClub, Attn: Bankruptcy, 71 Stevenson St, Ste 1000, San Francisco, CA 94105-2967
14991228	*P++	PENNSYLVANIA HOUSING FINANCE AGENCY, 211 NORTH FRONT STREET, HARRISBURG PA 17101-1406, address filed with court:, Pennsylvania Housing Finance Agency, Attn: Bankruptcy, Po Box 8029, Harrisburg, PA 17105
14991229	*P++	PNC BANK RETAIL LENDING, P O BOX 94982, CLEVELAND OH 44101-4982, address filed with court:, PNC Bank, Attn: Bankruptcy Department, Po Box 94982: Mailstop Br-Yb58-01-5, Cleveland, OH 44101
14991230	*+	Synchrony Bank/Care Credit, Attn: Bankruptcy Dept, Po Box 965061, Orlando, FL 32896-5061
14991207	##+	Credit Corp Solutions, Inc., c/o Patenaude & Felix, A.P.C., Southpointe Center, Suite 205, 501 Corporate Drive, Canonsburg, PA 15317-8584

TOTAL: 1 Undeliverable, 12 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 28, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 25, 2024 at the address(es) listed below:

District/off: 0315-1

User: auto

Page 3 of 3

Date Rcvd: Apr 26, 2024

Form ID: pdf900

Total Noticed: 20

**Name** **Email Address**

Denise Carlon

on behalf of Creditor Pennsylvania Housing Finance Agency dcarlon@kmllawgroup.com

Leon P. Haller

on behalf of Creditor Pennsylvania Housing Finance Agency lhaller@pkh.com  
khousman@pkh.com;dmaurer@pkh.com;lrynard@pkh.com;mgutshall@pkh.com

Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

Rebeka Seelinger

on behalf of Debtor Jarred Michael Nadal rebeka@seelingerlaw.com

Ronda J. Winnecour

cmeclf@chapter13trusteewdpa.com

William E. Craig

on behalf of Creditor Credit Acceptance Corporation wcraig@egalawfirm.com  
mhazlett@mortoncraig.com;mortoncraigecf@gmail.com

TOTAL: 6